

**DEFENDANT GGL
EXHIBIT 12**



Greater Georgia Life
Insurance Company
Atlanta Disability Service Center
PO Box 105426
Atlanta, GA 30348-5426
Phone (800) 905-0018, Ext 29251
Fax. (404)682-9299

October 28, 2005

VIA FEDERAL EXPRESS

Eva Williams
[REDACTED]

[REDACTED], AL 36345

RE: West Point Stevens Short -Term Disability (STD) Plan

Dear Ms. Williams:

Your letter dated, October 22, 2005 regarding the denial of benefits under the West Point Stevens Short-Term Disability (STD) Plan, was received in our office on October 27, 2005. By this letter, I acknowledge receipt of your request for review.

We have reviewed your claim, along with the information provided with the request for review, and find we need medical documentation from James DeHaven, M.D. We have requested your physicians to provide copies of all your medical records, office notes, reports, letters, summaries, etc., and the results of any diagnostic testing for treatment rendered to you from July 1, 2005 through present. To ensure timely responses, please contact Dr. DeHaven's office and urge him to respond promptly to Greater Georgia Life's request.

Generally, the review of claims is completed within 45 days of receipt of the request for review. However, if special circumstances require an extension of the review period, a decision will be made as soon as possible, but not later than 90 days after receipt of the request for review. Should an extension of the review period become necessary, you will be notified. Upon completion of the review, you will receive written notice of the determination of the review that will include specific reference to the Plan provision(s) on which the decision is based.

Thank you for your patience in this matter.

Sincerely,


Kristie Y. Woods

Senior Quality Management Specialist/Appeal Coordinator